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Signed: Peter K Travas (Reg. No. 324)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor

William John Delinsky, Timothy James Fish, Michael D.

Morency, David Gary Walker

Serial No.

09/692,697

Filed

October 19, 2000

For

A SYSTEM FOR TRANSFERING AN INBOND

COMMUNICATION TO ONE OF A PLURALITY OF

CREDIT-COUNSELING AGENCIES

Group Art Unit -

3691

Examiner

Hamilton, Lalita M.

MS: RCE

Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR:

In response to the Office Action mailed 27 November 2006, in the abovereferenced patent application, please enter the following amendment and reconsider the
application in view of the amendment and the remarks set forth below. It is believed that the
Amendment places the case in condition for allowance and that no new matter has been added.